

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: CASE NO. 19-23634-CMB  
  
Derek J. Rocco, and Mary Rae Rocco, Chapter 13  
Debtor(s).  
  
RONDA J. WINNECOUR, Chapter 13 Related to Doc Nos 15 and 54, 102  
Trustee,  
Movant(s),  
  
vs.  
Derek J. Rocco, and Mary Rae Rocco,  
Respondent(s).

**CONSENT ORDER OF COURT MODIFYING PLAN**

WHEREAS, the plan to be modified was dated October 3, 2019 (and filed at Doc 15), and was confirmed final on May 26, 2020 (and filed at Doc 54);

WHEREAS, Debtor(s) filed (at Doc 100) Amended Schedules I and J, which are incorporated herein, and which indicated that their income and disposable income (as set forth at Schedule J, Line 23c) has increased;

WHEREAS, the Debtor(s) and Trustee (collectively, the "Parties") agree that the indicated disposable income in the Amended Schedules is \$5,992 and that the plan payment should be increased to \$5,900;

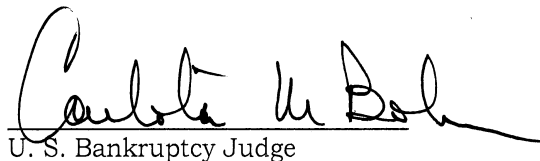
WHEREAS, the Parties agree that the increase in the monthly plan payment will result in an increase in the estimated amount to paid to unsecured creditors in the case; and

NOW THEREFORE, the Parties hereto agree as follows:

- (i) For the remainder of the Plan term, the Plan payment is amended to be \$5,900 as of March 2023. Debtor(s)' counsel shall file a motion to amend the income attachment order within five (5) days of the date of this Order.

- (ii) Section 5.1 of the Plan is modified to provide that the estimated amount to be available for distribution to timely filed non-specially classified general unsecured creditors is to be \$75,682.13, resulting in an estimated percentage of 30% based on timely filed non-specially classified claims. The minimum to be paid to Section 5.1 creditors to comply with the liquidation alternative test for confirmation (at §1325(a)(4)) shall remain unchanged.
- (iii) The requirement in the Confirmation Order at Doc 54, Paragraph (1)H, that Debtors file an amended Schedule I when the 401k Loan is paid off is vacated as moot in light of the Amended Schedules at Doc 100.
- (iv) Except as modified herein, the Plan and previously entered Confirmation Order are incorporated herein.

So Ordered, this 13th day of February, 2023

  
U. S. Bankruptcy Judge

FILED  
2/13/23 3:10 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Consented to:**

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
STEIDL & STEINBERG  
Suite 2830 – Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
[ken.steidl@steidl-steinberg.com](mailto:ken.steidl@steidl-steinberg.com)

**Attorney for Debtor(s)**

/s/ Owen W. Katz  
Owen W. Katz  
US Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566  
[okatz@chapter13trusteewdpa.com](mailto:okatz@chapter13trusteewdpa.com)

**Attorney for Chapter 13 Trustee**

In re:  
Derek J. Rocco  
Mary Rae Rocco  
Debtors

Case No. 19-23634-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 13, 2023

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Derek J. Rocco, Mary Rae Rocco, 107 Druid Drive, McMurray, PA 15317-3607 |
| 15251691 | + Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250       |
| 15123535 | + Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904                |
| 15123543 | + MedFinancial, 298 N. Seven Oaks Drive, Knoxville, TN 37922-2369          |
| 15155148 | THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539      |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/PDF: acg.acg.ebn@aisinfo.com                   | Feb 13 2023 23:44:14 | BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901         |
| cr       | + Email/Text: ecfbnc@aldridgepite.com                  | Feb 13 2023 23:43:00 | Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921 |
| cr       | + Email/PDF: rmscedi@recoverycorp.com                  | Feb 13 2023 23:44:14 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15123532 | Email/PDF: bncnotices@becket-lee.com                   | Feb 13 2023 23:44:15 | American Express, PO Box 981537, El Paso, TX 79998-1537  |
| 15126327 | Email/PDF: bncnotices@becket-lee.com                   | Feb 13 2023 23:43:47 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                               |
| 15159354 | + Email/PDF: acg.bmw.ebn@aisinfo.com                   | Feb 13 2023 23:44:00 | BMW Bank, Pob 78066, Phoenix, AZ 85062-8066  |
| 15123533 | Email/PDF: acg.bmw.ebn@aisinfo.com                     | Feb 13 2023 23:44:00 | BMW Credit, PO Box 78066, Phoenix, AZ 85062-8066   |
| 15265323 | + Email/Text: BKMailBayview@bayviewloanservicing.com   | Feb 13 2023 23:43:00 | Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839                            |
| 15170516 | Email/Text: Bankruptcy.RI@Citizensbank.com             | Feb 13 2023 23:43:00 | Citizens Bank N.A., One Citizens Bak Way mailstop JCA115, Johnston, RI 02919   |
| 15182443 | Email/PDF: Citi.BNC.Correspondence@citi.com            | Feb 13 2023 23:43:46 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 15298096 | + Email/Text: nsm_bk_notices@mrcooper.com              | Feb 13 2023 23:43:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839                           |
| 15123537 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Feb 13 2023 23:43:00 | First National Bank of PA, 3015 Glimcher Blvd., Hermitage, PA 16148-3343   |

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| 15166914 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com       | Feb 13 2023 23:43:00 | First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401   |
| 15123538 | + Email/Text: cashiering-administrationservices@flagstar.com | Feb 13 2023 23:43:00 | Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639   |
| 15123539 | Email/Text: bankruptcy@huntington.com                        | Feb 13 2023 23:43:00 | Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558   |
| 15123534 | Email/PDF: ais.chase.ebn@aisinfo.com                         | Feb 13 2023 23:43:44 | Chase Bank, Po Box 15369, Wilmington, DE 19850   |
| 15165202 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com           | Feb 13 2023 23:43:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 15123540 | + Email/Text: key_bankruptcy_ebnc@keybank.com                | Feb 13 2023 23:43:00 | Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338  |
| 15163116 | Email/PDF: resurgentbknotifications@resurgent.com            | Feb 13 2023 23:43:45 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 15508656 | Email/Text: nsm_bk_notices@mrcooper.com                      | Feb 13 2023 23:43:00 | Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741  |
| 15318981 | Email/Text: peritus@ebn.phinsolutions.com                    | Feb 13 2023 23:43:00 | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419   |
| 15123545 | Email/Text: Bankruptcy.Notices@pnc.com                       | Feb 13 2023 23:43:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222  |
| 15183624 | Email/Text: Bankruptcy.Notices@pnc.com                       | Feb 13 2023 23:43:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101  |
| 15123544 | + Email/Text: recovery@paypal.com                            | Feb 13 2023 23:43:00 | Paypal Credit, 2211 N. 1st St., San Jose, CA 95131-2021  |
| 15125889 | Email/Text: RVSVCBICNOTICE1@state.pa.us                      | Feb 13 2023 23:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946   |
| 15123547 | ^ MEBN   | Feb 13 2023 23:38:27 | Prosper Loans, c/o Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall, NJ 07719-9147   |
| 15123546 | ^ MEBN   | Feb 13 2023 23:38:26 | Prosper Loans, c/o Prosper Marketplace, Inc., 221 Main St., Suite 300, San Francisco, CA 94105-1909                                      |
| 15178475 | + Email/Text: bncmail@w-legal.com                            | Feb 13 2023 23:43:00 | Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                                |
| 15177803 | Email/Text: bnc-quantum@quantum3group.com                    | Feb 13 2023 23:43:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 15123548 | + Email/Text: clientservices@credit-control.com              | Feb 13 2023 23:43:00 | SoFi Lending, c/o Credit Control LLC, 5757 Phantom Drive, #330, Hazelwood, MO 63042-2429   |
| 15123549 | Email/Text: PFS.Analyst@stclair.org                          | Feb 13 2023 23:43:00 | St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899  |
| 15124273 | + Email/PDF: gecsed@recoverycorp.com                         | Feb 13 2023 23:43:43 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15123550 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com                  | Feb 13 2023 23:44:14 | Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  |
| 15181212 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com                    | Feb 13 2023 23:44:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438   |

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Community Loan Servicing, LLC  |
| cr       |               | Matrix Financial Services Corporation  |
| cr       |               | NATIONSTAR MORTGAGE LLC  |
| cr       | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  |
| cr       | *P++          | PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15172701 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 15123536 | *+            | Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904  |
| 15123541 | *+            | Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338  |
| 15123542 | *+            | Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338  |

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com   |
| Christopher A. DeNardo              | on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com  |
| Christopher A. DeNardo              | on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com   |
| Jerome B. Blank                     | on behalf of Creditor Bayview Loan Servicing LLC jblank@pincuslaw.com   |
| Kenneth Steidl                      | on behalf of Debtor Derek J. Rocco julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com       |
| Kenneth Steidl                      | on behalf of Joint Debtor Mary Rae Rocco julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Maria Miksich                       | on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com  |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov  |
| Pamela J. Wilson                    | on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com   |

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Thomas Song

on behalf of Creditor Matrix Financial Services Corporation pawb@fedphe.com

TOTAL: 12